

In re:
Edmond Chouteau
Debtor

Case No. 22-12229-WB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0973-2

User: admin

Page 1 of 4

Date Rcvd: Sep 10, 2025

Form ID: 3180WH

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2025:

Recip ID	Recipient Name and Address
db	+ Edmond Chouteau, 5752 Chesley Avenue, Los Angeles, CA 90043-2424
41157419	+ Bank of America, c/o Harris & Zide, LLP, 1445 Huntington Drive, South Pasadena, CA 91030-4553
41157430	+ Loan Depot, PO Box 503550, San Diego, CA 92150-3550
41157437	+ Tesha Chouteau, 5752 Chesley Avenue, Los Angeles, CA 90043-2424

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Sep 11 2025 04:59:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Sep 11 2025 04:59:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Sep 11 2025 01:08:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
cr	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Sep 11 2025 01:08:00	Harley-Davidson Credit Corp, 3160 Crow Canyon Place, Suite 215, San Ramon, CA 94583-1110
41318145	+ EDI: AISACG.COM	Sep 11 2025 04:59:00	Ally Bank, c/o AIS Portfolio Services, 4515 N. Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
41157418	+ EDI: GMACFS.COM	Sep 11 2025 04:59:00	Ally Financial, PO Box 380901, Minneapolis MN 55438-0901
41178909	Email/PDF: bncnotices@becket-lee.com	Sep 11 2025 01:28:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
41157420	EDI: BANKAMER	Sep 11 2025 04:59:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998
41157426	EDI: CITICORP	Sep 11 2025 04:59:00	Citibank, PO Box 78045, Phoenix, AZ 85062
41157421	+ Email/Text: bankruptcy@cavps.com	Sep 11 2025 01:08:00	Calvary Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
41157422	+ EDI: CAPITALONE.COM	Sep 11 2025 04:59:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
41157423	+ EDI: CAPITALONE.COM	Sep 11 2025 04:59:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
41157424	+ EDI: CAPITALONE.COM	Sep 11 2025 04:59:00	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
41157425	+ Email/Text: info@mandarichlaw.com	Sep 11 2025 01:08:00	Cavalry Portfolio Services, c/o Mandarich Law

District/off: 0973-2

User: admin

Page 2 of 4

Date Rcvd: Sep 10, 2025

Form ID: 3180WH

Total Noticed: 45

			Group, LLP, PO Box 109032, Chicago, IL 60610-9032
41199278	+ Email/Text: bankruptcy@cavps.com	Sep 11 2025 01:08:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
41157427	EDI: DISCOVER	Sep 11 2025 04:59:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
41162632	EDI: DISCOVER	Sep 11 2025 04:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
41157428	+ EDI: DISCOVER	Sep 11 2025 04:59:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
41157429	+ Email/Text: bankruptcy.notices@hdfsi.com	Sep 11 2025 01:08:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
41203074	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Sep 11 2025 01:08:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
41934592	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 11 2025 01:08:00	LAKEVIEW LOAN SERVICING, LLC, Flagstar Bank, NA, Bankruptcy Department, 5151 Corporate Drive, Troy 48098-2639
41161179	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2025 01:29:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
42446789	^ MEBN	Sep 11 2025 01:02:22	Lakeview Loan Servicing, LLC, M & T Bank, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
41157431	^ MEBN	Sep 11 2025 01:02:12	Loan Depot, P.O. Box 251612, Plano, TX 75025-1518
41220983	+ Email/Text: bknotification@loandepot.com	Sep 11 2025 01:08:00	LoanDepot.com, LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 200, Plano, Texas 75024-3190
41157432	+ Email/Text: bankruptcyonlinefilings@logixbanking.com	Sep 11 2025 01:08:00	Logix Federal Credit Union, Attn: Bankruptcy, P.O. Box 6759, Burbank, CA 91510-6759
41171170	+ Email/Text: bankruptcyonlinefilings@lfcu.com	Sep 11 2025 01:08:00	Logix Federal Credit Union, 27918 Franklin Parkway, Valencia, CA 91355-6019
41199937	+ EDI: JEFFERSONCAP.COM	Sep 11 2025 04:59:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
41157433	+ Email/Text: bnc@nordstrom.com	Sep 11 2025 01:08:51	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
41161302	Email/PDF: OGCRegionIXBankruptcy@hud.gov	Sep 11 2025 01:28:21	U.S. Department of Housing and Urban Development, 1 Sansome Street, 12th Floor, San Francisco, CA 94104
41157434	+ EDI: SYNC	Sep 11 2025 04:59:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
41207428	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2025 01:17:12	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
41201264	EDI: Q3G.COM	Sep 11 2025 04:59:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
41157435	+ EDI: SYNC	Sep 11 2025 04:59:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
41157436	+ EDI: WTRRN BANK.COM	Sep 11 2025 04:59:00	Target/TD Bank USA, PO Box 1470, Minneapolis, MN 55440-1470
41203894	Email/Text: bankruptcy.accounts@wakeassoc.com	Sep 11 2025 01:08:00	VITUITY- NEVADA (KOURY & PARTNERS) PLL, C/O WAKEFIELD & ASSOCIATES LLC, PO BOX 51272, KNOXVILLE, TN 37950-1272
41157438	+ EDI: WFNNB.COM	Sep 11 2025 04:59:00	Victoria Secret/Commenity Bank, PO Box

District/off: 0973-2

User: admin

Page 3 of 4

Date Rcvd: Sep 10, 2025

Form ID: 3180WH

Total Noticed: 45

41157439	Email/Text: bankruptcy.accounts@wakeassoc.com	Sep 11 2025 01:08:00	182273, Columbus, OH 43218-2273 Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
41157440	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 11 2025 01:39:42	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4927
41192473	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Sep 11 2025 01:28:35	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
41157441	+ Email/Text: bknotices@wescom.org	Sep 11 2025 01:08:00	Wescom Credit Union, Attn: Bankruptcy, 5601 East La Palma Avenue, Anaheim, CA 92807-2109

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr		LoanDepot.com, LLC

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Edmond Chouteau bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Dane W Exnowski	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dane.exnowski@mccalla.com, bk.ca@mccalla.com,mccallaecf@ecf.courtdrive.com
Dane W Exnowski	on behalf of Interested Party Courtesy NEF dane.exnowski@mccalla.com bk.ca@mccalla.com,mccallaecf@ecf.courtdrive.com
Dane W Exnowski	on behalf of Creditor LoanDepot.com LLC dane.exnowski@mccalla.com, bk.ca@mccalla.com,mccallaecf@ecf.courtdrive.com
Fanny Zhang Wan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC Fanny.Wan@mccalla.com, mccallaecf@ecf.courtdrive.com
Kirsten Martinez	on behalf of Creditor Harley-Davidson Credit Corp Kirsten.Martinez@bonialpc.com Notices.Bonial@ecf.courtdrive.com

District/off: 0973-2

User: admin

Page 4 of 4

Date Rcvd: Sep 10, 2025

Form ID: 3180WH

Total Noticed: 45

Mukta Suri

on behalf of Creditor Lakeview Loan Servicing LLC Mukta.Suri@mccalla.com

Nancy K Curry (TR)

TrusteeECFMail@gmail.com

United States Trustee (LA)

ustpreion16.la.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:			
Debtor 1	<u>Edmond Chouteau</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Central District of California			
Case number: 2:22-bk-12229-WB			

Order of Discharge – Chapter 13

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(b) is granted to:

Edmond Chouteau

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 9/10/25

Dated: 9/10/25

By the court: Julia W. Brand
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;

70/LG

For more information, see page 2 >

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.